

United States Bankruptcy Court
District of Oregon

In re:
Elbert G Garboden
Sherry L Garboden
Debtors

Case No. 15-35133-rld
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.
Form ID: pdf018

Page 1 of 1
Total Noticed: 22

Date Rcvd: Sep 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2016.

db/jdb
cr +Elbert G Garboden, Sherry L Garboden, 16102 NE San Rafael, Portland, OR 97230-5254
+CitiMortgage, Inc., C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
P.O. Box 17933, San Diego, CA 92177-7921
cr +Wells Fargo Bank N.A. dba Wells Fargo Dealer Servi, P.O. Box 3569,
Rancho Cucamonga, CA 91729-3569
101096465 Bank of America, PO Box 650070, Dallas, TX 75265-0070
101096466 Bank of America, PO Box 851001, Dallas, TX 75285-1001
101096470 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, PO Box 78011,
Phoenix, AZ 85062-8011)
101096468 Citi Mortgage, PO Box 689196, Des Moines, IA 50368-9196
101207401 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
101096469 Firestone/Credit First NA, PO Box 81344, Cleveland, OH 44188-0344
101224674 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
101096476 Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086
101096477 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: ZyCredit.A.User@lesschwab.com Sep 21 2016 01:21:12
Les Schwab Tire Centers of Portland Inc, POB 5350, Bend, OR 97708-5350
101096467 E-mail/PDF: gecsedirecoverycorp.com Sep 21 2016 01:24:28 Chevron/Synchrony Bank,
PO Box 530950, Atlanta, GA 30353-0950
101096471 E-mail/Text: cio.bncmail@irs.gov Sep 21 2016 01:20:40 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
101096472 +E-mail/Text: ZyCredit.A.User@lesschwab.com Sep 21 2016 01:21:12 Les Schwab, PO Box 5350,
Bend, OR 97708-5350
101096473 +E-mail/Text: bankruptcy.revenue@oregon.gov Sep 21 2016 01:20:31 ODR,
955 Center Street, NE Room 353, Attn: Bankruptcy Unit, Salem, OR 97301-2555
101096474 E-mail/Text: bankruptcy@onpointcu.com Sep 21 2016 01:21:49 OnPoint Community Credit Union,
PO Box 3750, Portland, OR 97208
101225533 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 21 2016 01:25:31
Portfolio Recovery Associates, LLC, c/o 76 Personal Credit Card, POB 41067,
Norfolk VA 23541
101225512 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 21 2016 01:25:31
Portfolio Recovery Associates, LLC, c/o Chevron And Texaco Credit Card, POB 41067,
Norfolk VA 23541
101169368 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2016 01:25:01 PYOD LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
101096475 E-mail/PDF: gecsedirecoverycorp.com Sep 21 2016 01:24:26 Phillips 66 Co/SYNCB,
PO Box 530942, Atlanta, GA 30353-0942

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2016 at the address(es) listed below:

NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
PORTLAND DIVISION

In re:	§	
	§	
Elbert G Garboden	§	Case No. 15-35133-RLD7
Sherry L Garboden	§	
	§	
Debtors	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that AMY MITCHELL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

1001 SW FIFTH AVENUE #700
PORTLAND, OR 97204

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 23 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 09/20/2016

By: Clerk of the U.S. Bankruptcy Court

AMY MITCHELL
P.O. Box 2289
Lake Oswego, OR 97035

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
PORTLAND DIVISION**

In re:	§	
	§	
Elbert G Garboden	§	Case No. 15-35133-RLD7
Sherry L Garboden	§	
	§	
	§	
Debtors	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	5,000.00
and approved disbursements of	\$	30.00
leaving a balance on hand of ¹	\$	4,970.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: AMY MITCHELL	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Trustee Expenses: AMY MITCHELL	\$ 27.73	\$ 0.00	\$ 27.73

Total to be paid for chapter 7 administrative expenses	\$	<u>1,277.73</u>
Remaining Balance	\$	<u>3,692.27</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 7,087.26 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1A	INTERNAL REVENUE SERVICE	\$ 7,087.26	\$ 0.00	\$ 3,692.27

Total to be paid to priority creditors \$ 3,692.27

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 36,202.68 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	PYOD LLC	\$ 160.37	\$ 0.00	\$ 0.00
3	CREDIT FIRST NA	\$ 903.53	\$ 0.00	\$ 0.00
4	ONPOINT COMMUNITY CREDIT UNION	\$ 2,470.91	\$ 0.00	\$ 0.00
5	ONPOINT COMMUNITY CREDIT UNION	\$ 4,749.79	\$ 0.00	\$ 0.00
6	Wells Fargo Card Services	\$ 24,970.73	\$ 0.00	\$ 0.00
7	Portfolio Recovery Associates, LLC	\$ 2,183.07	\$ 0.00	\$ 0.00
8	Portfolio Recovery Associates, LLC	\$ 764.28	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 7,087.26 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1B	INTERNAL REVENUE SERVICE	\$ 7,087.26	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Prepared By: /s/ Amy Mitchell
Trustee

AMY MITCHELL
P.O. Box 2289
Lake Oswego, OR 97035

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.